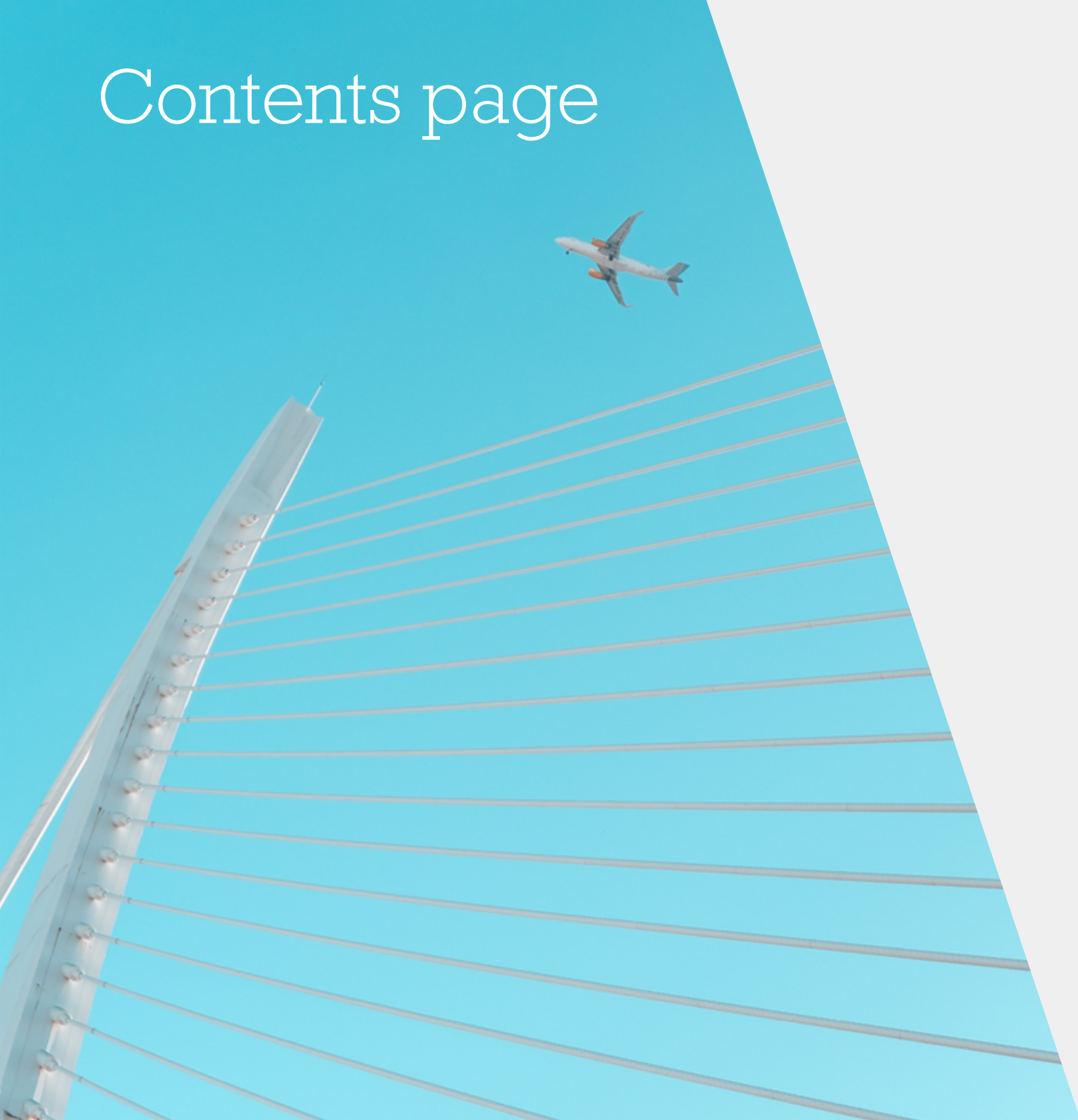




Our Claims Proposition



Contents page



Liberty Specialty Markets

At a glance

Liberty Specialty Markets (LSM) is part of Liberty Mutual Insurance Group, a leading global insurer.

We offer a breadth of world-class insurance and reinsurance services to brokers and insureds in all major markets.

Established in 2013, Liberty Specialty Markets brings together company, syndicate and reinsurance operations into one combined operation.

Approximately

200

Claim specialists

With a claims presence in

30

offices worldwide, we provide specialist local authority with access to global resources

Over

50

specialty and commercial insurance and reinsurance products





For Mutual Advantage

As part of the Liberty Mutual Insurance Group, we are uniquely positioned to support our clients in an unpredictable world and we offer:

**Structural
stability**

**Service
culture**

**Sustainable
strength**

We prosper together by unlocking opportunities which deliver shared success and stand the test of time. We call it: **‘For Mutual Advantage’**

Delivering value throughout our relationships

Our integrated service is built on a simple principle: we aim to deliver superior value by supporting clients at every stage of the relationship. As a result, our clients know that we are their partners, providing continuity and assurance which helps reduce risk in an unpredictable world.

We work together as one integrated team, engaging early to help shape policies and ensure shared understanding. We act decisively when and where it matters, giving local specialists authority to act in their clients' interest. We pay out fairly and promptly, accessing formidable global resources.

As a result, our clients can feel confident, involved and protected - knowing that we are their partners, providing continuity and assurance which helps reduce risk in an unpredictable world.

“

Across all lines, Liberty make great efforts to articulate their claims proposition and to come up with ways of enhancing the experience for our clients.

” London Broker



For Mutual Advantage in action – Claims

Working together as one team

Our teams are wholly integrated to ensure that we provide value at all stages of the relationship

Acting decisively

Clients work with empowered local experts who access world-class tools and services globally

Paying fairly and dependably

As a company that does the right thing, we have a proven reputation for paying valid claims fairly and promptly

“

A very skilled and approachable team, LSM ensure the best possible claims experience for the assured and ourselves.

London Broker

”



Our integrated service adds value over time

Pre

Client Engagement

Understand needs and shape policy

Claims specialists are part of the client engagement team alongside Underwriters, Risk Engineering and Distribution

During

Policy Review

Providing ongoing support

Claims specialists offer additional insight into risk

Making a Claim

Acting as a partner

Claims specialists manage the claims process transparently and efficiently

Post

Client Feedback

Reviewing experience

Claims specialists consistently review performance to better understand customer needs

Claims+

Our Claims+ offering has been designed to enrich the Liberty service and add value to the experience – giving clients greater confidence and additional insight into risk.

Claims specialists in the client engagement team offer a bespoke package of Claims+ tools and services, based on their intimate understanding of the client's circumstances and informed by their market expertise.



Claims+

Greater confidence and insight into risk

While insurance provides value at the point of claim, we believe we can support businesses and communities reduce risk in the first place through our Claims+ offering

Our service is aimed at brokers and their clients and supports our ethos that prevention is better than cure, and that companies should get value from the insurance they purchase every year, not just when they make a claim.

It's a concept that works for businesses that have the appetite to work with us on all aspects of risk management before a claim arises.

The service is an example of how we have changed our approach to managing our relationships with clients and anticipating their complex claims. By providing the understanding

and establishing the relationship at the beginning of the journey, we envisage that the claims settlement should be as smooth as possible. The combination of consultancy, technology, risk management and traditional risk transfer demonstrates how we have stopped thinking about insurance in terms of the traditional roles of underwriting, business development and claims. Instead we are thinking about what the client wants to see.

The Claims+ approach works by unpicking the insurance value chain and putting it back together in a way that delivers for our clients, irrespective of whether they may need to make a claim. By doing this, we can increase the value of LSM's products and improve the client experience at the same time.



Claims+ Tools & services

Wordings Review

Claims Scenario Workshops

Client Visits

Large Loss Response

Claims Broker Seminars

Liberty Claims Clinic

Data & Performance
Analytics

Key Facts Documents

Advance CAT Response

Global Newsletters

Liberty Risk Reduce

Claims Protocol Drafting

Client Onboarding

Claims Liaison Managers

Fast-track

Real Time
Claims Portal

Liberty Assist

Risk Reduce

To complement our dedicated in-person Risk Management programme, we provide our UK based clients with digital risk engineering services and tools, through our secure Liberty Risk Reduce portal.

These tools include:

1

Risk mitigation guidance

2

24/7 Helplines

3

Data & analytics dashboard

4

Nebosh, IOSH & RoSPA approved learning

5

Sector specific news

6

Flood Alerts

7

Rehabilitation service

8

Asset Compliance

9

Incident/accident reporting

10

Survey management

Claims Leadership Team



